

CIVILIAN HUMAN RESOURCES AGENCY SOUTH CENTRAL REGION CIVILIAN PERSONNEL EMPLOYEE BULLETIN JULY 2011

AF LINK:

http://www.bragg.army.mil/ Organizations/TENANT-UNITS/Civilian-Personnel-Advisory/Home.aspx

NAF LINK:

http://www.bragg.army.mil/ Organizations/Tenant-Units/Civilian-Personnel-Advisory/NAF/AF_home.aspx

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RETIREMENT 101

Did

You

Know?

If you are a CSRS employee under the age of 55 and retire under a Discontinued Service Retirement or a Voluntary Early Retirement Authority, your annuity will be reduced by 2% for every year under the age of 55. This is a permanent reduction. There is no reduction for a FERS employee.

Independence Day

Fourth of JULY

Independence Day, commonly known as the Fourth of July, is a federal holiday in the United States commemorating the adoption of the Declaration of Independence on July 4, 1776, declaring independence from the Kingdom of Great Britain. Independence Day is commonly associated with fireworks, parades, barbecues, carnivals, fairs, political speeches and ceremonies, celebrating the history of the United States. Be Safe!

Recrediting Sick Leave for Reemployed Annuitants

The U.S. Office of Personnel Management has been asked whether employees covered by the Federal Employees Retirement System (FERS) who retire between October 28, 2009, and December 31, 2013, with 50 percent of their sick leave having been credited toward their FERS annuity computation, could have the remaining 50 percent of their sick leave recredited to their sick leave account if they return to Federal service as reemployed annuitants. The answer is yes.

Agencies should recredit reemployed annuitants the 50 percent of sick leave that was not used in their FERS annuity computation. For employees who retire or die in service on or after January 1, 2014, all unused sick leave to the employees' credit will be creditable for annuity computation purposes.

Further, for FERS employees who retire on or after January 1, 2014, 100 percent of their sick leave will be used in the annuity computation, consequently, no sick leave will remain for recredit should the retirees later return to Federal service. Agencies must take action to identify FERS employees who initially retired on or after October 28, 2009, and who have since returned to Federal service as reemployed annuitants, to ensure that the employees have received recredit of the 50 percent of sick leave that was not used in the computation of their annuities.

ARMY CIVILIAN CORPS CREED

I am an Army Civilian – a member of the Army Team.

I am dedicated to our Army, our Soldiers
And Civilians. I will always support the mission.
I provide stability and continuity during war
and peace. I support and defend the Constitution of the
United States and consider it an honor
to serve our Nation and our Army.
I live the Army values of Loyalty, Duty,
Respect Selfless Service Honor

Respect, Selfless Service, Honor,
Integrity, and
Personal Courage.
I am an Army Civilian.

How do I make a military deposit?

Have you been thinking about making a deposit for your military service, or "buying back" your military time? If so, it is as easy as...

- **Step 1** Complete a RI 20-97 Estimated Earnings during Military Service, and mail or fax it to the appropriate military Finance center identified on the instructions, along with a copy of your DD Form 214. The estimated earnings form will be returned to you.
- **Step 2** Upon receipt of your estimated earnings form from your military Finance center, complete the personal information on the SF2803, Application to Make Deposit or Redeposit (CSRS) or SF 3108, Application to Make Service Credit Payment (FERS), as applicable.
- **Step 3** Forward the application with the RI 20-97 and DD form 214 to the ABC-C at 301 Marshall Ave, Ft. Riley, KS 66442-5004. To prevent delays in the processing of your application, do not forward your military deposit application to the ABC-C without your estimated earnings form from your military Finance center.
- **Step 4** ABC-C will review your application and forward to DFAS. DFAS will normally send you a written response notifying you of your payment options within 4-6 weeks after they receive your packet from the ABC-C. For more information or to obtain the military deposit forms, please visit the ABC-C

EMPLOYMENT VERIFICATION

TALX, also known as the Work Number, which provided employment verification services to the Department of Army, is no longer available as of 11 February 2011. The Civilian Personnel Management Service (CPMS) removed the link to TALX that was located in the Civilian Personnel On-Line (CPOL) Portal, Employee Tab. Employees have access to an Employment Verification (EV) tool through Self Service My Biz, via the Defense Civilian Personnel Data System (DCPDS) Portal at https://compo.dcpds.cpms.osd.mil. This EV tool will give employees the ability to provide proof of employment and/or salary information to organizations or persons, and is accessible 24 hours a day, 7 days a week. This will be the only method for employment verification. The User Guide for Employment Verification, which provides instructions on using the EV tool in My Biz, can be found on the CPOL Portal, Employee tab, under the Reference Library links.

What's Your Excuse?

As a new employee, you have lots to think about. You're learning a new job, maybe considering starting a family and buying a house. Saving for retirement may be very far from your mind. It's easy to think of reasons for putting off retirement planning. Here are responses to some common excuses:

It's too difficult. If you are a new federal employee, it has been made very easy. For those who started working or were rehired after July 31, 2010, you were automatically enrolled in TSP and 3% of your basic pay is deducted from your paycheck each pay period and deposited into your TSP account. With FERS, you also get agency contributions, so a total of 7% of your basic pay goes into your TSP account each pay period, without any action on your part. As far as deciding how to allocate your TSP contributions, even that has been made easier since the creation of the Lifecycle Funds. Just choose the L Fund that is closest to your expected date of retirement. The L Funds make the investing process easy for you because you do not have to figure out how to diversify your account or how and when to rebalance.

I can't save enough to make a difference. If you are under FERS, every dollar put into your TSP account matters, because TSP WILL BE the largest part of your total retirement compensation (FERS annuity and Social Security are the other parts). If you save as little as \$100 per pay period for 30 years, you could have close to half a million dollars in your TSP account.

Retirement is too far in the future. The money you save in your TSP account when you are in your 20s has more time to grow than money you contribute later in your career. For example, \$100 you invest in TSP at age 25 (assuming 6% rate of return on your investment) would be worth \$1,028.57 at retirement; that same \$100 invested at age 35 would only be worth \$574.35 when you retire. Saving for the first 10 years of your career effectively doubles the money you will have in your TSP account.

I need to pay off my debt first. This is one area where financial planning experts often disagree. It is important to stay current on your payments, especially if you are repaying a government student loan. But you can see from the paragraph above that even contributing a small amount to your TSP each pay period will result in a huge payoff when you finally reach retirement age.

How Do I Change My Beneficiary?

Have you updated your beneficiary forms lately? Completing beneficiary forms is an option available to every civilian employee. However, if you complete beneficiary forms, it becomes your responsibility to ensure the forms are current. A change in martial status or family status does not automatically change a beneficiary form that you previously submitted, nor does it prevent the beneficiary from receiving the death benefits that you designated. The most common mistake is when you name a spouse as beneficiary and later divorce that spouse, but forget to change the beneficiary form. There are several types of beneficiary forms that you can complete to designate your benefits that are payable after death. These forms include:

- -- SF 1152 Designation of Beneficiary, Unpaid Compensation of Deceased Civilian Employee File with your local Civilian Personnel Advisory Center (CPAC) or Human Resource (HR) representative.
- -- <u>SF 2808 Designation of Beneficiary, Civil Service Retirement System (CSRS)</u> Mail to Office Personnel Management at the address at the bottom of the first page.
- -- SF 2823 Designation of Beneficiary, Federal Employees' Group Life Insurance Program File with your local CPAC or HR representative.
- -- SF 3102 Designation of Beneficiary, Federal Employees Retirement System (FERS)
- File with your local CPAC or HR representative.
- -- <u>TSP-3 Designation of Beneficiary, TSP</u> Mail to TSP at the address at the bottom of the last page.

You should make copies of your beneficiary forms prior to submitting them to the appropriate offices. If you do not complete beneficiary forms, your death benefits will be distributed in the order of precedence. The order of precedence is as follows:

- Court order property settlement (if applicable).
- To the widow or widower.
- If no widow or widower, to the child or children in equal shares, with the share of any deceased child distributed among the descendants of that child.
- If no child or children, to the parents in equal shares or the entire amount to the surviving parent
- If none of the above, to the executor or administrator of the estate of the decedent.
- If no executor or administrator, to the next of kin under the laws of the state in which the decedent was domiciled at date of death.

If you have any questions regarding the completion of beneficiary forms, you may contact the Army Benefits Center-Civilian (ABC-C) via the ABC-C telephone system.

Forms are available at:

https//www.abc.army.mil/forms/beneficiaryforms.htm.

Civilian Human Resources Agency (CHRA) Ft Bragg CPAC Training Schedule

Date	Course	Target Audience	Time and Location	Enrollment Info
12 Jul 11	Leave Administration	Supervisors	1300 - 1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact CPAC Training Office at 910-396-8621/6815.
13 Jul 11	RESUMIX	Prospective/ current Federal employees	0930 - 1130 CPAC, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact CPAC Training Office at 910-396-8621/6815
19 Jul 11	Developing Employees	Supervisors	1330 - 1530 CPAC, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg	For registration, contact CPAC Training Office at 910-396-8621/6815.
20 Jul 11	MER Dos and Don'ts	Supervisors	1330-1530 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg, NC	For registration, contact CPAC Training Office at 910-396-8621/6815.
26 Jul 11	TAPES for Supervisors	Supervisors	1330-1530 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg, NC	For registration, contact CPAC Training Office at 910-396-8621/6815.
28 Jul 11	Nuts and Bolts of Disciplinary Actions	Supervisors	1300-1500 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg, NC	For registration, contact CPAC Training Office at 910-396-8621/6815.
1-4 Aug 11	HR for Supervisors	Supervisors	0800-1630 Airmen and Family Readiness Center Bldg. 430, Room, #1086 Armistead Road, Pope Field, NC	CHRTAS registration required Course # XB8AHRS—F07 SC Region
10 Aug 11	RESUMIX	Prospective/ current Federal employees	0930-1130 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg, NC	For registration contact CPAC Training Office at 910-396-8621/6815.
16 Aug 11	Developing Employees	Supervisors	1330-1530 CPAC Training Room, Bldg. 2-1105, D-Stack Macomb Street, Fort Bragg, NC	For registration, contact CPAC Training Office at 910-396-8621/6815.

For local registration and more information, please contact the Bragg CPAC Training Office at 910-396-8621/6815

CHRTAS: Please register through the Civilian Human Resources Training Application System (CHRTAS) at www.atrrs.army.mil/channels/chrtas/default.asp.

Register in CHRTAS

Apply for Courses

In the center of the page, under the logo, see PLEASE SIGN IN BELOW. Click on the arrow to select your category: Category to select is ARMY. See SIGN IN OPTIONS: Sign in using one of the three options (CAC, AKO, DOB, and SSN). Create a Student Profile, or update: CREATE/UPDATE STUDENT PROFILE Click CREATE/UPDATE CHRTAS RECORD.

Select FY 2011 or FY 2012 and Select region (0106 - CHRA - South Central).

Use the Drop Down to find course and Select course (like HR for Supervisors).
Select Location, desired date, and course.
Submit the Application. Your supervisor will receive an email to approve/disapprove course enrollment.